

# Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2003

## Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
40827	VIRGINIA SURETY CO INC	126	1	99.21%	96.06%	97.05%
15091	RURAL MUTUAL INS CO	92	1	98.91%	98.52%	98.25%
15261	SOCIETY INSURANCE A MUTUAL C	315	6	98.10%	98.74%	99.27%
SI	CITY OF MILWAUKEE	218	6	97.25%	96.56%	98.63%
29157	UNITED WISCONSIN	201	6	97.01%	97.80%	99.15%
21407	EMCASCO INSURANCE CO	100	3	97.00%	96.59%	98.30%
24449	REGENT INSURANCE CO	179	8	95.53%	90.93%	95.98%
26069	WAUSAU BUSINESS INS CO	103	5	95.15%	93.84%	95.54%
25674	TRAVELERS PROPERTY CAS CO OF A	236	12	94.92%	95.93%	96.95%
23817	ILLINOIS NATIONAL INS CO	98	5	94.90%	89.47%	89.11%
24147	OLD REPUBLIC INS CO	154	9	94.16%	85.42%	90.28%
10677	CINCINNATI INSURANCE CO THE	85	5	94.12%	94.94%	96.71%
24988	SENTRY INSURANCE A MUTUAL CO	541	32	94.09%	94.81%	97.24%
21458	EMPLOYERS INSURANCE OF WAUS	416	25	93.99%	93.56%	94.32%
SI	GENERAL MOTORS CORPORATION	31	2	93.55%	95.24%	92.88%
15350	WEST BEND MUTUAL INS CO	481	33	93.14%	96.10%	98.53%
23035	LIBERTY MUTUAL FIRE INS CO	256	23	91.02%	83.29%	86.77%
16535	ZURICH AMERICAN INSURANCE CO	449	41	90.87%	90.93%	93.32%
14184	ACUITY INSURANCE CO	352	38	89.20%	89.41%	96.00%
SI	DEPT OF ADMINISTRATION	98	12	87.76%	91.33%	96.13%
23043	LIBERTY MUTUAL INS CO	137	19	86.13%	84.15%	87.88%
26042	WAUSAU UNDERWRITERS INS CO	99	15	84.85%	88.05%	93.85%
35386	FIDELITY & GUARANTY INS CO	97	16	83.51%	82.22%	86.97%
20494	TRANSPORTATION INSURANCE CO	155	35	77.42%	81.94%	93.21%
24872	CONNECTICUT INDEMNITY CO THE	19	5	73.68%	77.94%	93.36%
19445	NATIONAL UNION FIRE INS CO OF P	74	23	68.92%	80.70%	88.93%
30562	AMERICAN MANUFACTURERS MUT	7	4	42.86%	65.15%	85.51%
22748	PACIFIC EMPLOYERS INS CO	42	25	40.48%	38.55%	82.05%
18910	AMERICAN PROTECTION INS CO	18	11	38.89%	71.97%	87.87%
22977	LUMBERMENS MUTUAL CAS CO	16	14	12.50%	44.90%	84.99%
<b>Totals for Group:</b>		<b>5,195</b>	<b>440</b>	<b>91.53%</b>	<b>90.67%</b>	<b>94.44%</b>

## Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
19682	HARTFORD FIRE INSURANCE CO	38	0	100.00%	100.00%	97.60%
18988	AUTO OWNERS INS CO	36	0	100.00%	100.00%	100.00%
SI	STORA ENSO NORTH AMERICA COR	21	0	100.00%	100.00%	98.97%
31895	AMERICAN INTERSTATE INS CO	20	0	100.00%	100.00%	98.83%
13021	UNITED FIRE & CASUALTY CO	9	0	100.00%	100.00%	99.13%
22322	GREENWICH INSURANCE CO	58	0	100.00%	99.54%	99.72%
14303	INTEGRITY MUTUAL INS CO	73	0	100.00%	99.22%	99.71%
25402	AMCOMP ASSURANCE CORP	58	1	98.28%	99.18%	99.54%
SI	MILWAUKEE TRANSPORT SERVIC	26	1	96.15%	99.10%	99.75%
42480	VENTURE INS CO	29	1	96.55%	98.92%	99.39%
13986	FRANKENMUTH MUTUAL INS CO	72	4	94.44%	98.50%	97.80%
SI	COUNTY OF MILWAUKEE	26	0	100.00%	98.26%	98.97%
19275	AMERICAN FAMILY MUTUAL INS C	50	2	96.00%	97.73%	98.92%
22659	INDIANA INSURANCE CO	15	0	100.00%	97.73%	99.09%
SI	BRIGGS & STRATTON CORP	29	0	100.00%	97.58%	98.33%
SI	UW-SYSTEM ADMINISTRATION	64	3	95.31%	97.41%	98.82%
SI	COOPER POWER SYSTEMS INC	13	1	92.31%	97.37%	98.33%
10472	CAPITOL INDEMNITY CORP	32	1	96.88%	97.10%	99.21%
25682	TRAVELERS INDEMNITY CO OF CT T	28	1	96.43%	97.03%	95.37%
13935	FEDERATED MUTUAL INS CO	47	1	97.87%	96.83%	99.06%
21415	EMPLOYERS MUTUAL CASUALTY C	107	5	95.33%	96.65%	97.69%
19259	SELECTIVE INS CO OF SOUTH CARO	22	1	95.45%	96.39%	93.59%
15393	WISCONSIN AMERICAN MUTUAL I	16	1	93.75%	95.95%	97.01%
22543	SECURA INSURANCE A MUTUAL C	103	3	97.09%	95.70%	97.67%
SI	KOHLER CORPORATION	63	1	98.41%	95.37%	97.16%
31003	TRI STATE INS CO OF MN	103	4	96.12%	94.89%	96.49%
SI	BRUNSWICK CORPORATION	17	2	88.24%	94.87%	97.02%
24228	PEKIN INSURANCE CO	27	2	92.59%	94.68%	94.81%
24830	CITIES & VILLAGES MUTUAL INS C	25	0	100.00%	94.57%	98.15%
SI	SCHNEIDER NATIONAL CARRIERS I	26	2	92.31%	94.17%	96.49%
19380	AMERICAN HOME ASSURANCE CO	93	5	94.62%	94.15%	93.81%
26956	WIS COUNTY MUTUAL INS CORP	15	0	100.00%	94.06%	96.23%
10239	SECURA SUPREME	2	0	100.00%	93.75%	98.18%
30104	HARTFORD UNDERWRITERS INS CO	14	3	78.57%	93.51%	97.25%
40142	AMERICAN ZURICH INS CO	12	1	91.67%	93.33%	94.61%
29459	TWIN CITY FIRE INS CO	46	9	80.43%	93.14%	95.46%
39357	TRAVELERS INSURANCE CO THE	22	2	90.91%	92.63%	94.60%
24589	AMERICAN & FOREIGN INS CO	70	10	85.71%	92.34%	95.24%
24902	SECURITY INSURANCE CO OF HART	30	1	96.67%	92.31%	96.10%
25976	UTICA MUTUAL INS CO	9	0	100.00%	92.31%	93.28%
SI	CITY OF MADISON	21	8	61.90%	92.19%	95.10%
24767	ST PAUL FIRE & MARINE INS CO	72	5	93.06%	92.10%	94.08%
24678	ROYAL INDEMNITY CO	52	8	84.62%	91.91%	95.62%
14591	MILWAUKEE MUTUAL INS CO	12	1	91.67%	91.84%	95.80%
24791	ST PAUL MERCURY INS CO	30	1	96.67%	91.75%	95.22%
SI	MILWAUKEE BOARD OF SCHOOL D	90	1	98.89%	91.61%	96.75%
20281	FEDERAL INSURANCE CO	47	4	91.49%	91.49%	94.97%
24414	GENERAL CAS CO OF WI	97	7	92.78%	90.93%	94.47%
19429	INSURANCE COMPANY OF STATE O	39	4	89.74%	90.48%	93.27%
SI	WISCONSIN BELL INC	13	0	100.00%	90.48%	58.90%

# Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
20443	CONTINENTAL CASUALTY CO	7	2	71.43%	90.00%	93.23%
40967	ST PAUL FIRE & CASUALTY INS CO	27	5	81.48%	89.52%	95.12%
21237	CASUALTY RECIPROCAL EXCHANG	3	1	66.67%	89.47%	96.79%
26980	ROYAL INSURANCE CO OF AMERIC	9	2	77.78%	88.89%	94.10%
10166	ACCIDENT FUND INS CO OF AMERI	68	5	92.65%	88.52%	92.17%
19410	COMMERCE & INDUSTRY INS CO	69	6	91.30%	88.42%	92.49%
19305	ASSURANCE COMPANY OF AMER	12	0	100.00%	87.69%	88.02%
26425	WAUSAU GENERAL INS CO	33	2	93.94%	86.92%	93.98%
20486	TRANSCONTINENTAL INSURANCE C	15	4	73.33%	86.53%	95.09%
25887	UNITED STATES FIDELITY & GUARA	21	4	80.95%	83.33%	88.66%
20346	PACIFIC INDEMNITY CO	17	3	82.35%	82.09%	94.58%
SI	DAIMLERCHRYSLER CORPORATIO	13	4	69.23%	81.69%	86.11%
42404	LIBERTY INSURANCE CORP	21	2	90.48%	80.52%	86.31%
21873	FIREMANS FUND INS CO	16	3	81.25%	80.00%	90.46%
25879	FIDELITY & GUARANTY INS UNDERW	2	1	50.00%	80.00%	82.61%
22918	AMERICAN MOTORISTS	10	5	50.00%	76.67%	87.38%
19895	ATLANTIC MUTUAL INS CO	3	1	66.67%	65.00%	86.34%
SI	GEORGIA PACIFIC CORPORATION	8	1	87.50%	60.47%	76.04%
41181	UNIVERSAL UNDERWRITERS INS C	12	2	83.33%	44.44%	77.68%
<b>Totals for Group:</b>		<b>2,405</b>	<b>160</b>	<b>93.35%</b>	<b>93.15%</b>	<b>95.37%</b>

## Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2003

## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
SI	MARTEN TRANSPORT LTD	16	0	100.00%	100.00%	100.00%
SI	COUNTY OF SHEBOYGAN	16	0	100.00%	100.00%	100.00%
SI	KIMBERLY-CLARK CORPORATION	14	0	100.00%	100.00%	100.00%
SI	COUNTY OF ROCK	13	0	100.00%	100.00%	100.00%
SI	COUNTY OF WASHINGTON	10	0	100.00%	100.00%	100.00%
SI	BENEVOLENT CORPORATION CEDA	9	0	100.00%	100.00%	100.00%
SI	COUNTY OF DODGE	8	0	100.00%	100.00%	100.00%
SI	COUNTY OF JEFFERSON	6	0	100.00%	100.00%	100.00%
SI	COUNTY OF MANITOWOC	5	0	100.00%	100.00%	100.00%
SI	COUNTY OF WINNEBAGO	5	0	100.00%	100.00%	100.00%
SI	JOURNAL SENTINEL INC	2	0	100.00%	100.00%	100.00%
SI	COUNTY OF WAUKESHA	2	0	100.00%	100.00%	100.00%
10545	FREMONT CASUALTY INSURANCE	1	0	100.00%	100.00%	100.00%
25151	STATE FARM GENERAL INS CO	0	0	0.00%	100.00%	100.00%
SI	USF HOLLAND INC	12	0	100.00%	100.00%	99.42%
18767	CHURCH MUTUAL INSURANCE CO	20	1	95.00%	98.25%	99.34%
SI	COUNTY OF DANE	12	0	100.00%	100.00%	99.27%
SI	COUNTY OF LA CROSSE	6	0	100.00%	97.50%	99.15%
20109	BITUMINOUS FIRE & MARINE INS C	9	0	100.00%	100.00%	99.07%
SI	VOLLRATH COMPANY LLC	8	0	100.00%	100.00%	99.04%
SI	COUNTY OF OUTAGAMIE	10	0	100.00%	97.62%	98.84%
25143	STATE FARM FIRE & CASUALTY CO	19	0	100.00%	97.06%	98.58%
23108	LUMBERMEN'S UNDERWRITING AL	9	0	100.00%	100.00%	98.58%
29424	HARTFORD CASUALTY INS CO	3	0	100.00%	96.55%	98.50%
SI	COUNTY OF WALWORTH	7	0	100.00%	96.30%	98.48%
SI	COUNTY OF BROWN	4	0	100.00%	95.00%	98.41%
SI	KWIK TRIP INC	7	0	100.00%	94.87%	98.23%
SI	ALLEN-BRADLEY COMPANY LLC	11	0	100.00%	100.00%	98.09%
15377	WESTERN NATIONAL MUTUAL INS C	4	1	75.00%	94.44%	97.99%
SI	LAND O LAKES INC	5	0	100.00%	95.65%	97.98%
SI	TECUMSEH PRODUCTS COMPANY	15	0	100.00%	98.48%	97.91%
SI	WISCONSIN PUBLIC SERVICE CORP	5	0	100.00%	96.97%	97.75%
SI	CASE LLC	4	1	75.00%	95.65%	97.70%
23280	CINCINNATI INDEMNITY CO	0	0	0.00%	100.00%	97.69%
28665	CINCINNATI CASUALTY CO THE	12	0	100.00%	98.21%	97.69%
20508	VALLEY FORGE INS CO	37	1	97.30%	98.36%	97.62%
SI	TEXTRON INC	3	1	66.67%	83.33%	97.56%
SI	DEPT OF TRANSPORTATION	7	0	100.00%	100.00%	97.20%
26662	MILWAUKEE CASUALTY INSURAN	6	1	83.33%	94.44%	97.06%
21113	UNITED STATES FIRE INS CO	10	1	90.00%	96.36%	97.04%
19038	TRAVELERS CASUALTY & SURETY C	18	0	100.00%	96.39%	96.79%
SI	HARNISCHFEGGER CORPORATION	15	0	100.00%	97.44%	96.77%
SI	ILLINOIS TOOL WORKS INC	2	1	50.00%	75.00%	96.72%
24732	GENERAL INSURANCE CO OF AMER	0	0	0.00%	100.00%	96.49%
11371	GREAT WEST CASUALTY CO	14	2	85.71%	94.12%	96.32%
14117	GRINNELL MUT REINSUR CO	10	0	100.00%	100.00%	96.15%
22292	HANOVER INSURANCE CO THE	7	0	100.00%	100.00%	96.09%
20397	VIGILANT INSURANCE CO	4	2	50.00%	86.67%	95.73%
36919	HAWKEYE SECURITY INS CO	12	0	100.00%	95.56%	95.65%
20427	AMERICAN CASUALTY CO OF REA	2	0	100.00%	85.71%	95.60%

# Indicator 9: Penalties and Forfeitures Issued - 4th Quarter 2003

## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
45934	AMERICAN COMPENSATION	2	0	100.00%	88.89%	95.16%
33588	FIRST LIBERTY INS CORP THE	11	1	90.91%	94.12%	95.08%
SI	FEDERAL EXPRESS CORPORATION	7	1	85.71%	91.84%	95.06%
14176	HASTINGS MUTUAL INS CO	8	1	87.50%	88.37%	94.41%
21180	SENTRY SELECT	9	3	66.67%	90.00%	94.35%
13331	AMERICAN HARDWARE MUTUAL I	4	1	75.00%	96.55%	94.32%
SI	RIPON FOODS INC	7	0	100.00%	100.00%	94.12%
23582	HARLEYSVILLE INSURANCE CO	2	0	100.00%	87.50%	93.94%
25615	CHARTER OAK FIRE INS CO	5	0	100.00%	90.00%	93.90%
SI	CONSOLIDATED PAPERS INC	0	0	0.00%	100.00%	93.75%
SI	STI HOLDINGS, INC	0	0	0.00%	50.00%	93.75%
25658	TRAVELERS INDEMNITY COMPANY	2	0	100.00%	84.62%	93.65%
SI	J C PENNEY CORPORATION INC	14	0	100.00%	100.00%	93.46%
SI	DELPHI CORPORATION	3	1	66.67%	72.73%	93.33%
21261	ELECTRIC INSURANCE CO	8	0	100.00%	86.21%	93.24%
33006	AMERICAN PHYSICIANS ASSURAN	2	1	50.00%	95.00%	93.24%
13439	PARTNERS MUTUAL INS CO	7	1	85.71%	85.71%	93.10%
SI	FORT JAMES OPERATING COMPAN	1	0	100.00%	40.00%	93.02%
24880	FIRE & CASUALTY INS CO OF CT TH	0	1	0.00%	50.00%	92.05%
SI	KOHL'S FOOD STORES INC	2	0	100.00%	92.86%	91.89%
14516	HARLEYSVILLE LAKE STATES INS C	1	1	0.00%	77.78%	91.67%
10804	CONTINENTAL WESTERN INS CO	13	0	100.00%	98.28%	91.48%
24074	OHIO CASUALTY INS CO	8	3	62.50%	78.79%	91.27%
21865	ASSOCIATED INDEMNITY CORP	11	2	81.82%	80.00%	90.91%
24112	WESTFIELD INSURANCE CO	4	2	50.00%	60.00%	90.66%
24422	LEGION INSURANCE CO	0	0	0.00%	75.00%	90.63%
10502	MERIDIAN CITIZENS MUTUAL INSU	2	0	100.00%	100.00%	90.57%
14265	INDIANA LUMBERMENS MUTUAL I	7	1	85.71%	96.77%	90.43%
21040	FREMONT INDEMNITY CO	0	0	0.00%	100.00%	90.28%
SI	EMERSON ELECTRIC COMPANY	6	2	66.67%	84.62%	89.55%
24775	ST PAUL GUARDIAN INS CO	9	1	88.89%	75.86%	88.64%
37478	HARTFORD INSURANCE CO OF THE M	2	1	50.00%	81.82%	88.57%
19704	AMERICAN STATES INS CO	3	1	66.67%	75.00%	88.24%
33600	L M INSURANCE CORP	5	0	100.00%	100.00%	87.50%
21105	NORTH RIVER INS CO THE	0	0	0.00%	0.00%	87.00%
37273	FIREMANS FUND INS CO OF WI	2	1	50.00%	88.46%	86.92%
27855	ZURICH AMERICAN INS OF IL	2	0	100.00%	58.82%	86.41%
21857	AMERICAN INSURANCE CO THE	10	2	80.00%	66.67%	86.21%
19690	AMERICAN ECONOMY INS CO	1	1	0.00%	80.00%	85.87%
26247	AMERICAN GUARANTEE & LIABIL	6	3	50.00%	84.38%	85.37%
22489	HIGHLANDS INSURANCE CO	0	0	0.00%	50.00%	85.09%
SI	KMART CORPORATION	1	0	100.00%	-200.00%	84.67%
18023	STAR INSURANCE CO	2	3	-50.00%	71.43%	83.87%
42650	ONEBEACON MIDWEST INS CO	1	1	0.00%	50.00%	82.29%
19356	MARYLAND CASUALTY CO	6	1	83.33%	86.67%	81.90%
SI	WISCONSIN ELECTRIC POWER COM	10	2	80.00%	70.59%	81.03%
29785	NN INSURANCE CO	1	0	100.00%	100.00%	80.00%
20613	AMERICAN EMPLOYERS INS CO	1	1	0.00%	75.00%	78.26%
19801	ARGONAUT INS CO	2	2	0.00%	75.00%	77.94%
SI	CONAGRA DAIRY FOODS COMPAN	2	0	100.00%	83.33%	75.93%

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## Small Size Insurers (Less than 85 Claims per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	<u>Forfeitures &amp; penalties</u>	<u>No Penalty Ratio</u>	<u>Year To Date</u>	<u>3 Year Percent</u>
25135	STATE AUTOMOBILE MUTUAL INS	4	0	100.00%	100.00%	73.47%
SI	INTERNATIONAL PAPER COMPANY	11	1	90.91%	65.22%	73.33%
25534	TIG INSURANCE CO	0	0	0.00%	-200.00%	68.97%
20621	ONEBEACON AMERICA INSURANCE	0	0	0.00%	100.00%	68.75%
22667	ACE AMERICAN INSURANCE CO	73	41	43.84%	60.91%	67.53%
24732	PENNSYLVANIA GENERAL INSURA	1	1	0.00%	33.33%	60.83%
19828	ARGONAUT MIDWEST INS CO	0	0	0.00%	100.00%	58.33%
SI	KRAFT FOODS NORTH AMERICA IN	0	0	0.00%	0.00%	57.14%
20699	ACE PROPERTY AND CASUALTY IN	0	0	0.00%	-100.00%	0.00%
<b>Totals for Group:</b>		<b>737</b>	<b>97</b>	<b>86.84%</b>	<b>90.41%</b>	<b>92.41%</b>